

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

BRANDY NICOLE BARTLETT

Debtor(s)

Case No. 19-24461JCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/15/2019.
- 2) The plan was confirmed on 12/20/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/27/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/12/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,907.00.
- 10) Amount of unsecured claims discharged without full payment: \$42,006.95.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$108,540.00
Less amount refunded to debtor \$4,050.00

NET RECEIPTS: \$104,490.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$5,135.21
Court Costs \$0.00
Trustee Expenses & Compensation \$5,341.96
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,477.17

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BUREAUS INVESTMENT GROUP POR	Unsecured	420.00	420.52	420.52	70.05	0.00
CAPITAL ONE BANK (USA) NA BY AV	Unsecured	3,660.00	3,660.28	3,660.28	609.72	0.00
CARRINGTON MORTGAGE SERVICES	Secured	79,350.00	79,461.94	0.00	53,227.54	0.00
CARRINGTON MORTGAGE SERVICES	Secured	0.00	849.41	849.41	849.41	0.00
CBCS	Unsecured	2,278.00	NA	NA	0.00	0.00
CBCS	Unsecured	358.00	NA	NA	0.00	0.00
CHILDRENS COMMUNITY CARE	Unsecured	111.00	NA	NA	111.00	0.00
COMENITY BANK++	Unsecured	894.00	NA	NA	0.00	0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	NA	547.27	547.27	91.17	0.00
DISCOVER BANK(*)	Unsecured	1,930.00	1,930.86	1,930.86	321.64	0.00
DR JONATHAN KRIZNER	Unsecured	148.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	21,832.00	21,545.66	21,545.66	3,589.06	0.00
FAYETTE FEDERAL EMPLOYEES FCU	Unsecured	9,544.00	9,496.34	9,496.34	1,581.89	0.00
FAYETTE FEDERAL EMPLOYEES FCU	Secured	22,472.00	22,411.44	22,411.44	22,411.44	2,732.68
IMAGING ASSOC OF GREATER PGH	Unsecured	12.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,659.00	1,659.46	1,659.46	276.43	0.00
LVNV FUNDING LLC	Unsecured	2,843.00	2,843.38	2,843.38	473.64	0.00
LVNV FUNDING LLC	Unsecured	395.00	539.16	539.16	89.81	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	3,978.00	4,142.84	4,142.84	690.11	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	860.61	860.61	143.36	0.00
MONONGAHELA VALLEY HOSPITAL	Unsecured	1,334.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC -	Unsecured	6,422.00	6,422.96	6,422.96	1,069.93	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,452.00	3,451.69	3,451.69	574.98	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,021.00	4,983.35	4,983.35	830.12	0.00
TD BANK USA NA**	Unsecured	2,910.00	2,910.51	2,910.51	484.83	0.00
UPMC HEALTH SERVICES	Unsecured	312.00	372.44	372.44	62.04	0.00
US DEPARTMENT OF EDUCATION	Unsecured	23,010.00	23,010.00	23,010.00	3,832.98	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$53,227.54	\$0.00
Mortgage Arrearage	\$849.41	\$849.41	\$0.00
Debt Secured by Vehicle	\$22,411.44	\$22,411.44	\$2,732.68
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$23,260.85	\$76,488.39	\$2,732.68
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$88,797.33	\$14,791.76	\$0.00

Disbursements:	
Expenses of Administration	<u>\$10,477.17</u>
Disbursements to Creditors	<u>\$94,012.83</u>
TOTAL DISBURSEMENTS :	<u>\$104,490.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/14/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.